

State of Washington
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$18,781	5.08%	\$18,628	\$6,432	34.53%
2	Truck Ins Exch	21709	CA	\$18,552	5.02%	\$17,760	\$10,102	56.88%
3	American Economy Ins Co	19690	IN	\$18,211	4.92%	\$20,802	\$4,481	21.54%
4	State Farm Fire And Cas Co	25143	IL	\$17,603	4.76%	\$18,409	\$9,007	48.93%
5	Farmers Ins Exch	21652	CA	\$17,574	4.75%	\$16,814	\$6,012	35.75%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$16,417	4.44%	\$15,580	\$10,895	69.93%
7	Hartford Cas Ins Co	29424	IN	\$16,062	4.34%	\$14,798	\$5,945	40.17%
8	Allstate Ins Co	19232	IL	\$14,546	3.93%	\$12,703	\$8,092	63.70%
9	Farmers Ins Co Of WA	21644	WA	\$12,789	3.46%	\$12,447	\$5,705	45.83%
10	Federal Ins Co	20281	IN	\$9,506	2.57%	\$9,492	\$1,266	13.34%
11	North Pacific Ins Co	23892	OR	\$9,129	2.47%	\$8,887	\$3,780	42.54%
12	Unigard Ins Co	25747	WA	\$7,227	1.95%	\$7,075	\$4,108	58.07%
13	Maryland Cas Co	19356	MD	\$7,180	1.94%	\$6,938	\$29,188	420.71%
14	Travelers Property Cas Co Of Amer	25674	CT	\$6,375	1.72%	\$6,087	(\$172)	(2.83)%
15	American Ins Co	21857	NE	\$5,858	1.58%	\$5,808	\$760	13.09%
16	Oregon Mut Ins Co	14907	OR	\$5,804	1.57%	\$5,347	\$3,047	56.99%
17	QBE Ins Corp	39217	PA	\$5,588	1.51%	\$5,295	\$4,394	83.00%
18	Commonwealth Ins Co Of Amer	10220	WA	\$5,430	1.47%	\$5,332	\$5,850	109.70%
19	Assurance Co Of Amer	19305	NY	\$5,056	1.37%	\$5,053	\$10,490	207.60%
20	National Surety Corp	21881	IL	\$4,852	1.31%	\$4,515	\$398	8.81%
21	Continental Western Ins Co	10804	IA	\$4,708	1.27%	\$4,601	\$1,536	33.38%
22	Philadelphia Ind Ins Co	18058	PA	\$4,650	1.26%	\$4,634	\$1,118	24.13%
23	Charter Oak Fire Ins Co	25615	CT	\$4,443	1.20%	\$4,035	\$1,039	25.75%
24	Church Mut Ins Co	18767	WI	\$4,228	1.14%	\$4,193	(\$392)	(9.35)%
25	Firemans Fund Ins Co	21873	CA	\$4,167	1.13%	\$3,679	\$154	4.18%
26	General Ins Co Of Amer	24732	WA	\$4,097	1.11%	\$2,141	\$118	5.51%
27	West American Ins Co	44393	IN	\$4,017	1.09%	\$3,819	\$1,537	40.26%
28	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,778	1.02%	\$3,438	(\$582)	(16.94)%
29	Northern Ins Co Of NY	19372	NY	\$3,684	1.00%	\$3,067	\$2,045	66.67%
30	Hartford Fire In Co	19682	CT	\$3,641	0.98%	\$3,663	\$1,159	31.64%
31	St Paul Fire & Marine Ins Co	24767	MN	\$3,632	0.98%	\$4,448	\$1,654	37.17%
32	Amco Ins Co	19100	IA	\$3,494	0.94%	\$2,929	\$1,217	41.53%
33	Ohio Cas Ins Co	24074	OH	\$3,466	0.94%	\$3,445	\$1,345	39.03%
34	Atlantic Specialty Ins Co	27154	NY	\$3,077	0.83%	\$1,388	\$540	38.91%
35	Sirius Amer Ins Co	35408	DE	\$3,024	0.82%	\$2,927	\$2,206	75.38%
36	Transcontinental Ins Co	20486	NY	\$2,955	0.80%	\$3,303	\$1,200	36.34%
37	Ace American Ins Co	22667	PA	\$2,911	0.79%	\$2,589	(\$817)	(31.54)%
38	American Cas Co Of Reading PA	20427	PA	\$2,852	0.77%	\$3,126	\$357	11.41%
39	Continental Cas Co	20443	IL	\$2,471	0.67%	\$2,370	\$270	11.41%
40	Valley Forge Ins Co	20508	PA	\$2,379	0.64%	\$2,088	\$1,563	74.87%
All 198 Other Companies				\$75,603	20.44%	\$81,358	\$53,377	65.61%
Totals (Loss Ratio is average)				\$369,818	100.00%	\$365,010	\$200,425	54.91%

(1)Excluding all Loss Adjustment Expenses (LAE)